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FORM PTO-1390 (Modified) (REV 11-2000)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY'S DOCKET NUMBER MAF-10002/22	
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371					
INTERNATIONAL APPLICATION NO. PCT/US00/13124		INTERNATIONAL FILING DATE 12 MAY 2000		U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5) 09/979570	
PRIORITY DATE CLAIMED 12 MAY 1999					
TITLE OF INVENTION ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM					
APPLICANT(S) FOR DO/EO/US FRANKEL, MARVIN A.					
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:					
<ol style="list-style-type: none">1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.3. <input checked="" type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (24) indicated below.4. <input checked="" type="checkbox"/> The US has been elected by the expiration of 19 months from the priority date (Article 31).5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371 (c) (2))<ol style="list-style-type: none">a. <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau).b. <input type="checkbox"/> has been communicated by the International Bureau.c. <input checked="" type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).6. <input type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).<ol style="list-style-type: none">a. <input type="checkbox"/> is attached hereto.b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371 (c)(3))<ol style="list-style-type: none">a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau).b. <input type="checkbox"/> have been communicated by the International Bureau.c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.d. <input checked="" type="checkbox"/> have not been made and will not be made.8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).9. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371 (c)(4)). <i>unexecuted</i>10. <input type="checkbox"/> An English language translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371 (c)(5)).11. <input type="checkbox"/> A copy of the International Preliminary Examination Report (PCT/IPEA/409).12. <input checked="" type="checkbox"/> A copy of the International Search Report (PCT/ISA/210).					
Items 13 to 20 below concern document(s) or information included:					
<ol style="list-style-type: none">13. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.14. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.15. <input type="checkbox"/> A FIRST preliminary amendment.16. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.17. <input type="checkbox"/> A substitute specification.18. <input type="checkbox"/> A change of power of attorney and/or address letter.19. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.20. <input type="checkbox"/> A second copy of the published international application under 35 U.S.C. 154(d)(4).21. <input type="checkbox"/> A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).22. <input checked="" type="checkbox"/> Certificate of Mailing by Express Mail23. <input checked="" type="checkbox"/> Other items or information:<ol style="list-style-type: none">1. Copy of the PCT Written Opinion2. Copy of the Article 34 Amendment3. postcard					
				 25006 PATENT TRADEMARK OFFICE	

U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5) 09/979570	INTERNATIONAL APPLICATION NO. PCT/US00/13124	ATTORNEY'S DOCKET NUMBER MAF-10002/22
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24. The following fees are submitted:				CALCULATIONS PTO USE ONLY	
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)) :					
<input type="checkbox"/> Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO \$1040.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO \$890.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO \$740.00					
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) \$710.00					
<input checked="" type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) \$100.00				\$100.00	
ENTER APPROPRIATE BASIC FEE AMOUNT =					
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492 (e)).				\$0.00	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE		
Total claims	7 - 20 =	0	x \$18.00	\$0.00	
Independent claims	2 - 3 =	0	x \$84.00	\$0.00	
Multiple Dependent Claims (check if applicable). <input type="checkbox"/>				\$0.00	
TOTAL OF ABOVE CALCULATIONS =				\$100.00	
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27). The fees indicated above are reduced by 1/2.				\$50.00	
SUBTOTAL =				\$50.00	
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492 (f)).				\$0.00	
TOTAL NATIONAL FEE =				\$50.00	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable). <input type="checkbox"/>				\$0.00	
TOTAL FEES ENCLOSED =				\$50.00	
				Amount to be: refunded	\$
				charged	\$

- a. ☒ A check in the amount of **\$50.00** to cover the above fees is enclosed.
- b. ☐ Please charge my Deposit Account No. _____ in the amount of _____ to cover the above fees. A duplicate copy of this sheet is enclosed.
- c. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. **07-1180**. A duplicate copy of this sheet is enclosed.
- d. ☐ Fees are to be charged to a credit card. **WARNING:** Information on this form may become public. **Credit card information should not be included on this form.** Provide credit card information and authorization on PTO-2038.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

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Gifford, Krass, Groh, Sprinkle,
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Ellen S. Cogen
SIGNATURE

Ellen S. Cogen

NAME

38,109

REGISTRATION NUMBER

November 14, 2001

DATE



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The received stamp of the U.S. Patent and Trademark Office imprinted hereon acknowledges the filing of:

- ☐
- Transmittal Letter
- ☐
- New Patent Application

Page(9) Specifications

 Page(s) Claims No

Page(s) Abstract

Sheets of Drawings

- ☐ Small Entity Declaration**

- 0 Declaration & Power of Attorney**

- IDS, PTO 1449 & Parents

- Assignment & Recordation Code**

- ☐
- Amendment/Response
- ☐
- Check _____

Other: Petition to Withdraw Holding of Abandonment
with Exhibits A, B & C & Copy of Notice of
Abandonment

Inventor: Marvin A. Frenkel

Serial/Reg. No. 09/979.570

Atty Docket No. MAF-10002 22

Date: November 26, 2002 Date Due:

Date: NOV 19 1964 36, 400 36, 400
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: FRENKEL, Marvin A.

Int'l Application No.: PCT/US00/13124

Priority Date: 14 May 1999

Filed: 12 May 2000

Title: ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

AMENDMENT UNDER PCT ARTICLE 34

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Sir:

Substitute pages 9, 9a, 10, 11 and 12 are submitted containing typographical corrections to the claims. A new abstract is attached due only to the change in page numbering. The status of the claims is as follows:

Claims 1 and 2 have been amended.

Claims 3-7 are unchanged.

New claims 8 and 9 have been added.

REMARKS

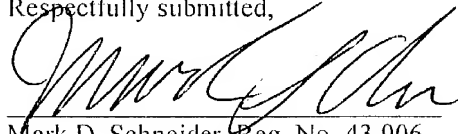
In the Written Opinion mailed April 20, 2001, the Examiner rejected claims 1-2 and 6-7 for lack of novelty under PCT Article 33(2) as being anticipated by Manasse, U.S. Patent No. 5,802,497. Unlike the present invention, the '497 reference is not directed to an anonymous electronic commerce system. Indeed, the '497 reference concedes that its system permits monitoring of electronic transactions. See column 4, lines 34-35. Therefore, the '497 reference is distinguishable from the present invention wherein the customer, seller, and server are independent entities of each other and the identity of the customer remains

anonymous regardless of whether the customer is purchasing serial numbers or participating in an online transaction for goods or services.

Additionally, Applicant has added new claims 8 and 9 which provide that the serial numbers may comprise information that will allow verification of the age of the customer.

Therefore, in view of the above amendments and remarks, Applicant submits that the application is allowable over the references cited by the Examiner in the Written Opinion.

Respectfully submitted,



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Dated: 6/20/2001

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Claims

1 1. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:

3 a customer depositing cash with a depository, said depository being
4 independent of said customer such that the identity of said customer remains
5 anonymous, the depository issuing to the customer a serial number
6 corresponding to the amount of cash deposited therewith; and

7 submitting the serial number to the on-line merchant to purchase goods
8 or services, said on-line merchant and said depository being unable to identify
9 said customer during said purchase.

1 2. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:

3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer, said
5 customer, seller and server each being independent of each other such that the
6 identity of said customer remains anonymous;

7 said server issuing to said customer a serial number corresponding to
8 the amount of monies deposited with seller; and

9 said customer submitting the serial number to a on-line merchant to
10 purchase goods or services.

9a

- 1 3. The method of claim 2, further including the step of said server,
- 2 , upon receipt of information from said seller of the amount of monies seller
- 3 received from said customer, electronically transfers an amount of monies from
- 4 an account of said seller to a second account.

1 4. The method of claim 3, further including the step of said server
2 electronically transfers an amount of monies from said second account to an
3 account of said on-line merchant.

1 5. The method of claim 2, further including the step of said on-line
2 merchant, upon receipt of said serial number submitted by said customer,
3 transmits said serial number to said server for authentication.

1 6. The method of claim 2, wherein said amount of monies
2 deposited with said seller is in the form of cash.

1 7. A method according to claim 2, further including the step of
2 providing a computer readable form having the serial numbers corresponding
3 to the amount of funds deposited therewith disposed thereon.

1 8. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer;
5 said server issuing to said customer a serial number corresponding to
6 the amount of monies customer deposited with seller, said serial number
7 comprising information about said customer's age; and

8 said customer submitting the serial number to an on-line merchant to
9 purchase goods or services.

1 9. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing cash with a depository, the depository issuing to
4 the customer a serial number corresponding to the amount of cash deposited
5 therewith, said serial number comprising information about said customer's
6 age; and
7 submitting the serial number to the on-line merchant to purchase goods
8 or services.

ABSTRACT

An anonymous on-line cash management system wherein a customer provides a Depository with monies, preferably cash, to open a numbered account having deposited therein an amount of monies corresponding to the amount of monies provide to the depository by the customer. The customer
5 uses the numbered account(s) to anonymously purchase goods and/or services over the Internet or similar electronic network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: FRENKEL, Marvin A.

Int'l Application No.: PCT/US00/13124

Priority Date: 14 May 1999

Filed: 12 May 2000

Title: ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

STATEMENT

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

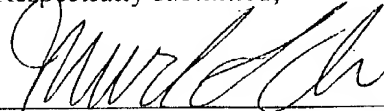
Dear Sir:

Applicant submits that the following amendments are being made to further clarify the case.

It is desired to note that the claimed subject matter is novel and can be shown to comprise an inventive step, evidence of which Applicant reserves the right to make of record in due course of the prosecution.

The above amendment does not go beyond the disclosure in the international application as filed.

Respectfully submitted,



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Dated: 6/2/2001

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ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM**Background of the Invention****Field of the invention**

5 The present invention generally relates to an on-line cash transfer system. More particularly, the present invention relates to a system for purchasing goods and/or services wherein the source of the funds utilized for the on-line purchase is anonymous and cannot be directly traced to the owner of the funds.

Description of related art

10 Commerce executed on the Internet or on-line is exponentially increasing day by day. However, it is speculated that commerce conducted via the Internet or on-line is in its infancy and will grow substantially larger in coming years.

 Much of the apprehension or reluctance of on-line users to make purchases via the Internet is the fear or concern associated with providing credit card or other
15 personal information (e.g., names, numbers, expiration dates, etc.) over the Internet. Further, many on-line purchasers are concerned about the establishment of a paper record documenting the goods and/or services that they purchase. Although most on-line providers of goods and/or services offer secured means for obtaining their products, a large section of the on-line using public remains
20 apprehensive to provide such information and make purchases in this manner.

 One prior art method of anonymous electronic cash management is disclosed in U.S. Patent No. 6,014,646 that issued January 11, 2000 to Vallee et al. Vallee et al. discloses a payment method whereby a customer withdraws from his or her bank a sum in the form of "blind" electronic coins or cash and deposits the
25 latter in one or more anonymous accounts located in a kiosk. The customer may

then use the account or accounts for paying suppliers of goods or services. Accordingly, a supplier obtains the guarantee of being paid and the customer remains anonymous in the sense that his identity is not linked with his or her payments.

5 A second anonymous on-line cash management method was disclosed by the DigiCash Corp. In the Digicash method, a consumer deposits funds in an on-line account by mailing a credit card voucher of a check to an on-line bank. E-cash tokens are then exchanged for traditional currency and a requested amount of electronic money is transferred from an on-line bank account to the consumer's
10 computer hard drive. The consumer may then use their account numbers to electronically purchase goods and services. Following the purchase transaction, the on-line merchant that receives the e-cash token may redeem them at an on-line bank account.

 While each of the above methods appears to disclose an anonymous means
15 of funds transfer, a close review indicates that in each case some form of document (i.e., a paper trail) is created that would facilitate tracking or monitoring of the entire transaction. Accordingly, there exists a need for a new method of assisting the anonymous on-line purchase of goods and/or services that eliminates the drawbacks and apprehensions produced by the current method of conducting
20 on-line purchases.

Brief Summary of the Invention

The present invention provides a system for facilitating the anonymous transfer of funds between an on-line customer of Internet or on-line goods and/or services and an on-line merchant of those goods and/or services. In the system of

the present invention, a third party ("a Depository"), such as a corporation or bank, establishes a bank or reserve wherein a potential on-line customer opens an account by handing the Depository monies in the form of cash.

5 Funds transferred to the Depository are converted into an electronic or on-line form of currency and placed in a numbered account. The Depository then issues the potential on-line customer a serial number corresponding to the account number set up with the Depository. The account has a fixed amount corresponding to the funds given to the Depository by the customer. For example, if the customer provides the Depository with five twenty dollar bills (\$100.00), the
10 customer may request five account numbers each having an assigned value of twenty dollars. Notably, because the customer's transaction with the Depository preferably involves a direct cash transfer, no record of the customer's identity exists or is created. Upon receipt of the account numbers, the customer may now begin to shop on-line for goods and services.

15 Upon locating a merchant offering desirable on-line goods or services, the customer orders said goods or services and transmits an account number(s) to the on-line merchant. After receiving the account number(s) from the customer, the merchant transmits the account number to the Depository for authentication. Following authentication of the account number, an amount corresponding to the
20 account number is transmitted into a bank account of the on-line merchant and the transaction with the customer is completed.

Brief Description of the Several Views of the Drawings

Reference will now be had to the attached drawings wherein like reference numerals refer to like parts throughout the specification.

Figure 1 is a flow chart of a preferred embodiment of the present invention.

Detailed Description of the Invention

The present invention provides a system for facilitating the anonymous transfer of funds between an on-line customer of Internet or on-line goods and/or services and an on-line merchant of those goods and/or services. In the system of the present invention, a third party (a "Depository"), such as a corporation or bank, establishes a depository wherein a potential on-line customer opens an account by handing the Depository monies in the form of cash. The Depository may include a plurality of components such as central computer Server, bank(s), retail establishments and the like. Alternatively, the Depository includes a device similar to automatic teller machine (ATM) that a customer can use cash or a credit card to convert funds into anonymous currency having a serial number associated therewith.

The Depository components are interlinked over a secured private computer network. Alternatively, a public network, such as the Internet and other examples well known in the art may also be used.

Funds transferred to the Depository by the customer are converted into an electronic or on-line form of currency and placed in a numbered account. The Depository then issues the potential on-line customer a serial number corresponding to the account number set up with the Depository. The account has a fixed amount corresponding to the value of funds given to the Depository by the customer. Therefore, as will be described below, an on-line merchant is prevented from charging an amount in excess of the amount used to set up the account. The

serial number could be the same number as the account number but does not necessarily have to be the same.

The conversion of funds into serial numbers according to the present invention also provides a method to prevent underage on-line or Internet users from accessing particular websites. Specifically, the Depository may demand proof of age from the customer and, if the customer's age was less than, for example, the age of majority, the Depository could issue the customer serial numbers indicative of an underaged user (status). These age indicative serial numbers are identifiable by on-line or Internet merchants to prevent access to a website or decline a purchase. Alternatively, the Depository could simply refuse to convert the funds of an underaged customer.

The Depository preferably generates large quantities of unique serial numbers such that the serial numbers are used and discarded by the customers. Since the serial numbers are preferably never used again, it is very difficult for serial numbers to be fraudulently obtained and/or used.

The Depository charges the customer a fee for its service in generating the account numbers and managing any subsequent on-line purchases. For example, a fee may be charged for setting up the account, for each transaction conducted using the account, a flat rate for the amount of funds converted into the on-line form of currency, or any combination thereof.

Upon receipt of the serial numbers, the customer contacts an on-line merchant via the Internet or similar electronic network from which they wish to purchase goods and/or services. The customer subsequently places their order

with the on-line merchant and pays for the goods and/or services by providing to the merchant their serial number with the Depository.

Following receipt of the serial number from the merchant, the Depository transfers the on-line funds to the on-line merchant in satisfaction of the sale consummated between the customer and the merchant. Accordingly, no one, with the exception of the customer, would have access to any information regarding the source of the funds used for the on-line purchase. Therefore, unlike credit card purchases, there would be no record regarding the nature or the amount of on-line purchases made by the customer. This type of funds transferring system would be especially useful for those individuals desirous of purchasing, for example, adult type goods and/or services via the Internet thereby preserving the customer's right to privacy.

Once the funds transferred into the account with the Depository have been exhausted, the account could then be allowed to simply expire. Alternatively, the account could remain open for future use.

As seen in Fig. 1, there is shown a preferred embodiment of the system of the present invention. In the preferred embodiment the Depository comprises a plurality of elements including: an account Seller and the Seller's bank; a central bank, and; a computer Server that transfers the necessary amounts from the various accounts and generates the requisite account serial numbers. The various Depository components preferably communicate via a secured private computer network. Alternatively, a public network, such as the Internet, may be used.

In a first step 10, a customer provides an account Seller with an amount of money "X". Preferably, the money provided to the Seller is in the form of cash.

Credit cards and other forms of monetary transfer may also be utilized but are disfavored as these types of transactions are easily documented. The Seller is preferably a retail store such as a corner drugstore or shopping mall establishment. However, any establishment having a computer terminal and the capability to
5 access the network may operate as a Seller.

In the next step 20, upon receipt of monies from the customer the Seller electronically notifies a central computer Server of the amount Seller has received from the customer. In the next step 30, the Server transfers an amount of money (corresponding to the amount "X" that Seller received from the customer) from a
10 bank account of Seller to a central bank account.

Following the transfer of funds, in the next step 40, the Server generates a series of random account numbers and assigns to each account number an amount requested by the customer. For example, if the customer provides a Seller with five twenty dollar bills (\$100.00), the customer may request five account numbers
15 each have an assigned value of twenty dollars. In the next step 50, the Server electronically transmits the account number(s) with corresponding monetary amounts to the Seller who, in the next step 60, provides the customer with the account information.

Preferably, the seller Depository provides the customer with a computer
20 readable (CD-ROM, floppy disk, etc.) output/form which includes all of their serial numbers disposed thereon. Alternatively, the customer is provided with a printout of his or her account numbers. A computer readable format for the serial numbers eliminates the need for the customer to personally key in potentially large serial numbers, thus eliminating any possibility for customer/user error.

Additionally, the provision of a computer readable form such as a disk to the customer provides an additional point of revenue for the Depository. For example, the Depository may offer the opportunity to place advertising or other additional information on disk, etc. provided to the customer and charge a fee to a potential advertiser.

The customer may now begin to shop on-line for goods and services. After locating a merchant offering desirable on-line goods or services, the customer takes the next step 70 and orders said goods or services and transmits an account number(s) to the on-line merchant. Upon receipt of the account number(s), in the next step 80, the merchant transmits the account number(s) to the Server for authentication. Following authentication of the account number, in the next step 90, an amount of monies contained in the numbered account number (but in no case greater than the amount of monies contained in the account) are transmitted, in step 100, into a bank account of the on-line merchant and the transaction with the customer is completed.

Therefore, unlike credit card purchases, there would be no record regarding the nature or the amount of purchases made by the customer. The present system would be especially useful for those individuals desirous of purchasing, for example, adult type goods and/or services via the Internet thereby preserving the customer's privacy.

Having described my invention, those skilled in the art will be aware of other additional embodiments that do not depart from the scope of the invention and the appended claims.

I Claim:

Claims

1 1. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing cash with a depository, said depository being
4 independent of said customer such that the identity of said customer remains
5 anonymous, the depository issuing to the customer a serial number
6 corresponding to the amount of cash deposited therewith; and
7 submitting the serial number to the on-line merchant to purchase goods
8 or services, said on-line merchant and said depository being unable to identify
9 said customer during said purchase.

1 2. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer, said
5 customer, seller and server each being independent of each other such that the
6 identity of said customer remains anonymous;
7 said server issuing to said customer a serial number corresponding to
8 the amount of monies deposited with seller; and
9 said customer submitting the serial number to a on-line merchant to
10 purchase goods or services.

PCT/US 00/13.124
IPEA/US 20 JUN 2001

9a

- 1 3. The method of claim 2, further including the step of said server,
- 2 upon receipt of information from said seller of the amount of monies seller
- 3 received from said customer, electronically transfers an amount of monies from
- 4 an account of said seller to a second account.

AMENDED SHEET

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1 4. The method of claim 3, further including the step of said server
2 electronically transfers an amount of monies from said second account to an
3 account of said on-line merchant.

1 5. The method of claim 2, further including the step of said on-line
2 merchant, upon receipt of said serial number submitted by said customer,
3 transmits said serial number to said server for authentication.

1 6. The method of claim 2, wherein said amount of monies
2 deposited with said seller is in the form of cash.

1 7. A method according to claim 2, further including the step of
2 providing a computer readable form having the serial numbers corresponding
3 to the amount of funds deposited therewith disposed thereon.

1 8. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing an amount of monies with a seller, said seller
4 informing a server of the amount of monies received from said customer;
5 said server issuing to said customer a serial number corresponding to
6 the amount of monies customer deposited with seller, said serial number
7 comprising information about said customer's age; and

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IPEAVUS 20 JUN 2001

11

8 said customer submitting the serial number to an on-line merchant to
9 purchase goods or services.

1 9. A method for a customer to anonymously purchase goods or
2 services from an on-line merchant, said method comprising the steps of:
3 a customer depositing cash with a depository, the depository issuing to
4 the customer a serial number corresponding to the amount of cash deposited
5 therewith, said serial number comprising information about said customer's
6 age; and
7 submitting the serial number to the on-line merchant to purchase goods
8 or services.

AMENDED SHEET

Docket No.

MAR-1000122

09/979570

Declaration and Power of Attorney For Patent Application**English Language Declaration**

As a below named inventor, I hereby declare that

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled
ANONYMOUS ON-LINE CASE MANAGEMENT SYSTEM

the specification of which

(check one)

☐ is attached hereto.

☒ was filed on 12 MAY 2000 as United States Application No. or PCT International Application Number PCT/US00/13124

and was amended on June 20, 2001 (Article 34 Amendment)

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	<input type="checkbox"/>
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	<input type="checkbox"/>
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provision

<u>60/159,665</u>	<u>October 15, 1999</u>
(Application Serial No.)	(Filing Date)
<u>60/134,342</u>	<u>May 12, 1999</u>
(Application Serial No.)	(Filing Date)
<u></u>	<u></u>
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), (Section 365(c) of any PCT International application designating the United States, listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R. Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

<u>PCT/US00/13124</u>	<u>12 May 2000</u>	<u>pending</u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
<u></u>	<u></u>	<u></u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
<u></u>	<u></u>	<u></u>
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that the statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issue thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

Ernest I. Gifford, 20,644

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Irvin L. Grub, 17,505

Douglas W. Sprinkle, 27,394

Thomas E. Anderson, 31,318

Ronald W. Citkowski, 31,005

Judith M. Riley, 31,561

Douglas J. McEvoy, 34,385

Ellen S. Cogen, 38,109

John G. Posa, 37,424

Roberta J. Morris, 33,196

Avery N. Goldstein, 39,204

Douglas L. Wathen, 41,369

Mark D. Schneider, 43,906

Beverly M. Bunting, 36,072

Send Correspondence to: Ellen S. Cogen

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280 N. Old Woodward Avenue, Suite 400

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Ellen Cogen at (248) 647-6000

Full name of sole or first inventor

Murvin A. Frankel

Sole or first inventor's signature

Murvin A. Frankel

Date

January 8, 2003

Residence

Huntington Woods, Michigan

MI

Citizenship

US

Post Office Address

26323 Bendie Blvd.

Huntington Woods, MI 48070

Full name of second inventor, if any

Second inventor's signature

Date

Residence

Citizenship

Post Office Address

Docket No.
MAF-10002/22

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English Language Declaration

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ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

the specification of which

(check one)

☐ is attached hereto.

☒ was filed on 12 MAY 2000 as United States Application No. or PCT International
Application Number PCT/US00/13124
and was amended on June 20, 2001 (Article 34 Amendment)

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Prior Foreign Application(s)

Priority Not Claimed

(Number)

(Country)

(Day/Month/Year Filed)

☐

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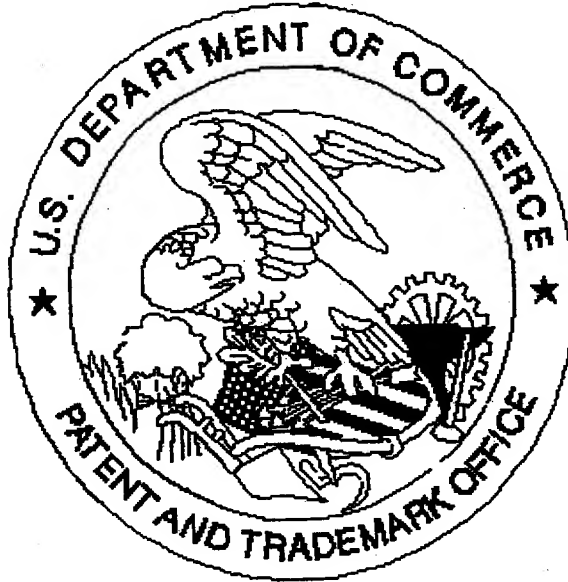
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Full name of second inventor, if any	
Second inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

United States Patent & Trademark Office
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